



8

Website offers insurance resources

Artists' Health Insurance Resource Center is a comprehensive information resource focusing on the healthcare needs of the arts community.

AHIRC.org is an up-to-date, comprehensive and unbiased database of healthcare resources for artists, performers, freelancers and the self-employed. The Affordable Care Act should finally make health insurance available and affordable for the American artist; as the changes begin, AHIRC will help guide artists through the legislation and how it will affect the visual and performing arts and entertainment communities.

Created in 1998 by The Actors Fund, the website provides a state-by-state overview of many insurance-related topics and links to other arts, insurance and information resources.

The Actors Fund's e-Learning Center tutorials are multimedia presentations that provide information, resources and practical tips from experts serving the creative community. The first four in the series address these healthcare topics: Healthcare reform basics; Medicare basics; help with Medicare costs; getting medications discounted or free.

To learn more, visit www.ahirc.org.

AFFORDABLE CARE ACT

What you should know about buying health insurance

By Mike Dennison,
Lee Montana Newspapers
Reprinted with permission from the *Independent Record*, Sept. 29 (helenair.com)

So, you'd like to buy health insurance on Montana's new Internet marketplace – but you're not sure what it is, or if it's the right option for you?

Here's a guide to the marketplace, how to use it (or not), and its role in the Affordable Care Act, the 2010 federal health care law.

What is the marketplace? A federally operated Internet shopping site for individual and group health insurance policies, sold by private insurers.

When does it open? Tuesday, Oct. 1. Any policy purchased on the marketplace between Oct. 1 and Dec. 15 doesn't take effect until Jan. 1. After the first of the year, consumers have until March 31 to buy 2014 policies on the marketplace, if they choose.

Who can shop for policies on the marketplace? Anyone can shop for individual policies, and businesses with 50 or fewer employees can shop for group policies that cover their workers.

Who is selling policies on Montana's marketplace? Three companies: Blue Cross and Blue Shield of Montana, PacificSource and the new Montana Health Co-op.

What are the marketplace's web address and other contact information? The website is www.healthcare.gov, and a 24-hour telephone help line is 1-800-318-2596.

How is it connected to the Affordable Care Act? The 2010 Affordable Care Act – often referred to as "Obamacare" – required creation of an Internet marketplace in each state, as a one-stop site to sell private health insurance policies targeted at the uninsured. It is part of the law's goal to make health coverage available and affordable to all Americans. It's the only place where consumers can buy a policy and get a federal subsidy to offset the cost of the policy.

How much will the policies cost? That depends on a lot of factors: Your age, where you live in Montana, how many family members (or, for businesses, number of employees) are covered by the policy, the type of policy you buy and any federal tax credit or subsidy you may receive to offset the price of the policy.

Will they cost more than policies on the market now? It's difficult to make that comparison, because the policies aren't exactly comparable to policies currently available. However, analyses done for the Montana state auditor's office indicated most policies on the new marketplace aren't priced much differently than current policies.

What is covered by the policies? All policies on the marketplace cover a list of "essen-

tial health benefits," which include things like hospital care, surgery, doctors' visits, mental health care, prescription drugs, maternity care and care for newborns, physical therapy, laboratory work and wellness care. You should examine each policy's summary of benefits to see what else it may cover.

Who's eligible for a subsidy? Most people earning between 100% and 400% of the federal poverty level. For a single household, that range is \$11,490 to \$45,960. For a family of four, it is \$23,500 to \$94,200. However, not everyone in that income range may qualify for a subsidy on some policies.

Businesses with 25 or fewer employees may qualify for a tax credit, on their employee group plan.

What if I earn less than 100 percent of the federal poverty level? You're not eligible for a subsidy.

How do you qualify for or determine your subsidy? First, you must buy your policy on the marketplace to get a subsidy. The marketplace will ask you to estimate your taxable income for 2014 and calculate your subsidy, based on that estimate and the policy you choose.

How is the subsidy paid? Once you choose a policy, qualify for a subsidy and buy a policy, the subsidy is paid directly to the insurer. For example, if the policy costs \$400 a month and your subsidy is \$300 a month, you pay the insurer \$100 a month and the federal government covers the remainder.

How much will your subsidy be? Again, that depends on what type of policy you buy, your age and your estimated income for 2014. The subsidy will be higher for those in lower-income brackets, and less for those in middle- to higher-income brackets.

What happens if your 2014 income turns out to be much different than you estimated? If you end up making a lot more than you estimated, and received a subsidy based on your original estimate, you'll probably have to pay back all or part of the subsidy. If your income turns out to be lower than you estimated, there is no penalty. If your income changes throughout 2014, it's recommended you report that to the IRS. It can be done on the marketplace website.

If you sign onto the exchange and submit your information, do you have to buy a

policy? No. It's like shopping on the Internet for anything – you can examine and determine prices of various items, but don't have to buy anything.

But aren't you required to buy health insurance? The ACA requires all Americans to have health insurance next year, either a private policy or government coverage, or pay a tax penalty. If you already have health coverage through your job, a government program like Medicare, or an individual policy you plan to keep, you meet the requirement.

How much is the tax penalty, and how is it assessed? \$95 per adult and \$47.50 per

child in a household, up to a maximum of \$285 – or 1% of family income, whichever is greater. It will be assessed when you pay your 2014 federal income taxes. The penalty increases in ensuing years.

Some citizens are exempt from the penalty, including Native Americans, those earning less than the threshold for filing federal income taxes, and

those with religious objections.

What's the last date you can buy a policy and avoid any tax penalty? March 31, 2014.

Will the policies on the marketplace or their prices change between Oct. 1 and the March deadline? No.

What's the tax credit for small businesses that offer coverage for employees? Up to 50 percent of the business' contribution toward the cost of the coverage. The smaller the business, the larger the tax credit.

How does a business qualify for the tax credit? It must buy its group policy on the Internet marketplace, have 25 or fewer employees with an average annual salary of \$50,000 or less, and pay for at least half the cost of the coverage.

Who can help you decide what type of policy is best for you? Independent insurance agents, the insurance companies and insurance consultants will be dispensing advice. Montana is training and certifying agents on the marketplace. A variety of organizations – hospitals, clinics, physician's offices – also will offer general advice on the marketplace, but are not supposed to direct you to specific policies.

Montana Insurance Commissioner Monica Lindeen also is operating a website, www.montanahealthanswers.com, which answers consumer questions.

Wallace Foundation (from previous page)

Other developments include:

- Social media outlets such as Twitter, YouTube and Facebook and online communities for artists are providing forums where young people can post their work and view and comment on one another's work.
- Arts mentoring communities are also emerging, providing youth with art instruction, sometimes for art not taught in their own schools, such as the Japanese comic-style manga and video-game design. A number of arts communities live solely online while others are rooted in physical spaces.
- deviantART is a web-based forum that lets artists share, discuss and promote their work, while MacJams serves as an online studio for musicians.
- The YOUmedia network, dedicated to teaching new media skills to youth, operates through libraries, museums and community organizations. The Computer Clubhouse Network exposes teens to media arts in after-school, open studio spaces.

The report identifies challenges and offers suggestions for future research, practice and policy that build on current knowledge about interest-driven arts learning to enable more youth, particularly disadvantaged youth, to participate in the arts. Some suggestions include:

- **Use technology.** Embrace new technologies to locate youth interested in the arts. Then connect them to helpful online resources. Among them is the Kickstarter seed-financing site, for small grants

to encourage youths' art-making.

- **Encourage portfolio practices.** Encourage youth to document what they have created, and design new portfolio systems that make it easy for them to collect their work over the years.

- **Expand successful learning projects.** Use organizations like the Computer Clubhouse Network and YOUmedia as models to build a national infrastructure for supporting youths' interest-driven arts participation, particularly in non-dominant, rural and urban communities.

- **Make the most of social media.** Use social networking to, for example, invite young people to display their work in curated exhibits online.

- **Invest in research.** Expand the knowledge base, particularly research regarding how young people can be brought into lifelong participation in the arts, whatever their individual interest and artistic ability.

The report's appendix provides dozens of links to resources that help foster and shape teens' interest in arts activities. Examples that help people compose music, make movies and edit photos and create collages include:

- Diptic – A photo editing app and photo collage creator;
- Beatwave – Allows users to compose music;
- iMovie – Allows users to make movies anywhere.

To read the report, go to www.wallacefoundation.org.